

# ***Financial Hardship Policy***

## **Klein High School Lacrosse Club**

**POLICY EFFECTIVE DATE: January 1, 2017**

### **Purpose:**

This Policy is intended to establish criteria to determine the appropriateness of waiving or lowering fees to assure that any such waivers or reduced payments that may occur are authorized by this Policy.

### **Policy:**

Our Club will not waive fees unless authorized by this Policy.

### **Guidelines:**

**1. Waiver Policy.** It is the policy of this Club to bill all applicable fees and to make reasonable efforts to collect such amounts in accordance with our collection practices and procedures. However, if we determine that the player's financial situation meets the criteria in this policy, there is funds budgeted and that a player's family is financially unable to pay any amounts, our practice may waive or lower such amounts.

**2. Other Policies** Under no circumstances will our Club engage in any of the following practices with respect to the waiving or lowering of fees:

- a. Waive or lower fees that do not meet the requirements outlined in our Policy.
- b. Advertise, or in any way communicate to the general public that payments from volunteer activities will be accepted as payment in full for membership fees.
- c. *Player includes player's parents, guardian or other family member or responsible party.*
- d. Fail to make a reasonable collection effort to collect a player's balance.

### **3. Determination of Financial Need**

- a. Decisions to waive or reduce any fees owed by a player will be made on a **case-by-case** basis. To ensure that decisions to waive or reduce fee amounts are documented and based upon uniform objective criteria, each player who desires a waiver or reduction of any fee must complete the attached confidential Financial Worksheet and submit the completed worksheet together with a copy of the responsible party's most recent W2 form or most recent Federal tax return. The information on this worksheet will be compared to our policies to determine eligibility for waivers or lower payments.
- b. Decisions to waive or lower fees amounts are based upon:

1. Financial information supplied by the player and parent in the Financial Worksheet and the W2 and/or Federal tax return
  2. The player's and Parent's commitment to supporting the Club
  3. Input from Club coaches as to Player's attitude and leadership
  4. The number of player positions open on the Club's teams
- c. Our Club reserves the right to modify the criteria considered for a waiver or payment reduction without notice.
  - d. Our Club reserves the right to decline waivers or payment reductions to players and parents without explanation.
  - e. Our Club has set an annual budget of \$500.00 for hardship policy consideration. This limit may be modified each budgetary year by the board of directors. Once this limit has been reached no additional hardship allowances will be authorized. Waivers or reductions are reviewed on a first come first served basis as determined by the delivery date of ALL required data and forms.
  - f. Players MUST maintain an active and fully paid US Lacrosse Membership at all times should a waiver be authorized. Our Club does not waive US Lacrosse Fees.
  - g. All decisions to approve hardship waivers are at the discretion of the Club's board of directors. All information provided to the board for consideration becomes the property of the Club.
  - h. The Club reserves the right NOT to make a decision or act on a hardship request.

#### **4. Criteria considered to determine financial hardship**

- a. Patient's or family's income in relationship to 100% of National Poverty level
  1. 75% waiver of all fees if family income is equal to or less than 100% of National Poverty level for year applied.
- b. Player's or family's discretionary income (total monthly income less total monthly expenses)
  1. Payment plans will be established for patients whose discretionary income meets the following schedule: Initial Payment of \$150.00 minimum.

Monthly Discretionary Income	Monthly Payment Plan
\$0-350	\$100.00
\$351- \$450	\$150.00
\$451-\$500	\$175.00